

Information to identify the case:

Debtor 1	<u>James V. Young</u>	Social Security number or ITIN	xxx-xx-3610
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-24184-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James V. Young

4/18/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James V. Young
Debtor

Case No. 19-24184-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 18, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2025:

Recip ID	Recipient Name and Address
db	+ James V. Young, 925 Evans City Rd, Renfrew, PA 16053-9229
15147176	+ Armstrong Cable, 437 N Main Street, Butler, PA 16001-4358
15147177	+ Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
15147180	++ FREEDOM UNITED FCU, 283 ADAMS STREET, ROCHESTER PA 15074-2143 address filed with court:, Freedom United FCU, 238 Adams St., Rochester, PA 15074
15147183	MedExpress Billing, PO Box 7964, Belfast, ME 04915-7900

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 19 2025 04:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 19 2025 04:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Apr 19 2025 04:26:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 19 2025 00:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15147178	EDI: CITICORP	Apr 19 2025 04:26:00	Citi Bank, PO Box 6403, Sioux Falls, SD 57117-6403
15178466	EDI: CITICORP	Apr 19 2025 04:26:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15167155	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 19 2025 00:36:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15167154	^ MEBN	Apr 19 2025 00:35:56	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15147179	Email/PDF: creditonebknofications@resurgent.com	Apr 19 2025 00:50:23	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15159194	Email/Text: zelda@freedomunitedfcu.com	Apr 19 2025 00:35:00	Freedom United Federal Credit Union, 283 Adams Street, Rochester, PA 15074
15147181	+ EDI: CITICORP	Apr 19 2025 04:26:00	Home Depot, c/o Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
15147182	EDI: IRS.COM	Apr 19 2025 04:26:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

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15177462	Email/PDF: resurgentbknofications@resurgent.com	Apr 19 2025 00:50:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15147184	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 19 2025 00:36:00	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
15147185	^ MEBN	Apr 19 2025 00:35:38	Nationstar Mortgage, c/o KML Law Group, Suite 5000, BNY Melon Independence, 701 Market St., Philadelphia, PA 19106-1538
15173104	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 19 2025 00:36:00	Nationstar Mortgage LLC dba Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15167156	+ Email/Text: ra-li-ucts-bankhbg@state.pa.us	Apr 19 2025 00:36:00	PA Department of Labor & Industry, Office of Chief Counsel, Labor and Industry Building, 651 Boas Street-Tenth Floor, Harrisburg, PA 17121-0725
15148025	^ MEBN	Apr 19 2025 00:35:45	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		[*** NO NAME OR ADDRESS SUPPLIED ***]
cr		Nationstar Mortgage LLC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2025 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor James V. Young julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Maria Miksich	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmlawgroup.com

Office of the United States Trustee

District/off: 0315-2

User: auto

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ustpreion03.pi.ecf@usdoj.gov

Robert P. Wendt

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pawb@fedphe.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8